

Securitor Private eWRAP
Annual Investment Report
1 July 2017 – 30 June 2018

Your investment
total at 30 June 2018
\$212,881.28

Account No: 0362477



IR 036

MRS NOELA WILTON
N & W WILTON ATF WILTON FAMILY SUPERANNUATION FUND
11 RISE PLACE
UPPER KEDRON QLD 4055

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CONTACT YOUR ADVISER

- CROSBIE WEALTH MANAGEMENT PTY LTD 02 4923 4000

Securitor Private eWRAP - Investment Account

Tax File Number: You have supplied a valid Tax File or Australian Business Number

Email: Not Supplied

Phone (mobile): 0418 195 725

Previous total (1 July 2017)		\$218,400.56
\$ Increases in Account Value		+\$0.00
Deposits	\$0.00	
\$ Decreases in Account Value		-\$22,260.27
Withdrawals	\$19,200.00	
Fees and Costs	\$3,060.27	
Net Earnings on Investments		+\$16,740.99
Total at 30 June 2018 ¹		\$212,881.28

Your Investment Details

1. Net Earnings on Investments²: \$16,740.99

	\$ over last 12 months
Change in Investment Value ³	1,741.30
Cash Account Income	254.13
Income from Managed Investments	14,745.56
Total Earnings	\$16,740.99

2. Fees and Costs

	\$ over last 12 months
Fees and Costs ⁴	3,060.27
Total Fees You Paid	\$3,060.27
Other Costs	\$2,213.40
Fee Rebates (passed on to you as a rebate on fees) ⁵	-\$143.39
Total Fees and Costs You Paid	\$5,130.28

Total fees you paid - This approximate amount includes all the fees and costs which affected your investment during the period. This does not include fees and costs relating to your underlying investment.

Other costs - This approximate amount has been deducted from the investments you have chosen and covers amounts that have reduced the return on these investments but are not charged to you directly as a fee. This amount only incorporates the management fees and performance fees associated with the underlying managed funds. The transaction costs, borrowing costs, buy/sell spreads and other indirect costs are excluded.

Total fees and costs you paid - This approximate amount includes all the fees and costs which affected your investment during the period. This includes fees or costs relating to your underlying investments.

The fees and costs information shown above may not include all the fees and costs in relation to your underlying investments. For further information regarding the fees and costs of the underlying investment options available through the Product, including an example of total costs for each investment option, please refer to the List of Available Investment Options booklet available on the PDS page of Investor Online (Home >> Information >> PDSs).

Performance of your investment (*net rate of return*)⁶

	June 14	June 15	June 16	June 17	June 18
Performance for individual years	1.7%	6.8%	1.3%	3.8%	6.7%
Performance of your investment ⁷					
over the last 6 months :	1.3%				
over the last 1 year :	6.7%				
over the last 3 years :	3.8%				

Changes to where your money is invested (*through reinvestments and changes in value*)

	Cash	Aust Fixed Interest	Int'l Fixed Interest	Aust Shares	Int'l Shares	Property	Other	Total
Previous Asset Allocation at 30 June 2017	14.8%	11.6%	12.8%	21.8%	25.4%	4.2%	9.4%	100%
Current Asset Allocation at 30 June 2018	14.7%	7.3%	16.6%	23.4%	24.5%	3.9%	9.6%	100%

Further Details / Background

The following pages provide more detail about the information reported on pages 1 and 2.
More up-to-date information is available online at www.investoronline.info.

Asset Value

	Number of Units	\$ Unit Price ⁸	\$ Current Value*	% Current Allocation	\$ Estimated Unrealised Capital Gain/Loss ⁹
Cash Account	9447.14	1.000000	9,447.14	4.6%	
Managed Investments					
AMP Ca Gbl Pro Sec F	3962.27	1.061160	4,204.60	2.0%	1,941
Aberdeen Emg Opp Fd	3847.34	2.362400	9,088.96	4.3%	-787
Advance Cash MB Fund	5813.30	1.020100	5,930.15	2.8%	11
Antipodes WSP Gbl Fd	10756.67	1.309700	14,088.02	6.6%	2,811
Bentham Global Incom	14226.33	1.091400	15,526.62	7.3%	-275
Eley Griffith Sml Co	5039.70	2.588000	13,042.74	6.1%	4,295
Fidelity WSP Aus Eq	12496.93	1.209800	15,118.78	7.1%	2,631
Janus Hend Tac Inc	7449.22	1.068800	7,961.72	3.7%	12
MFS Fully Hdg Glb Eq	14549.26	0.958100	13,939.65	6.5%	98
Magellan WSP Global	10079.57	1.486900	14,987.31	7.0%	3,646
PIMCO WSP Gbl Bond	12134.92	0.977900	11,866.74	5.6%	-261
Pendal WSP Prop Sec	3819.14	1.129900	4,315.24	2.0%	-59
Perp WFI Ind Share	8963.14	1.603713	14,374.31	6.8%	-2,410
RARE Inf WSP ValUnhg	4470.89	0.943700	4,219.18	2.0%	-130
T. Rowe Pr Dyn Gl Bd	11427.05	1.032500	11,798.43	5.5%	-144
The Montgomery Fund	9696.80	1.517000	14,710.05	6.9%	971
UBS WSP Aus Bond Fd	8016.53	0.994900	7,975.65	3.7%	17
Winton Glob Alpha Fd	16475.26	1.231300	20,285.99	9.5%	715
Total at 30 June 2018			\$212,881.28		\$13,082

* Rounding differences may occur

Transactions from 1 July 2017 to 30 June 2018

Cash Account Transactions	\$ Debits	\$ Credits	\$ Balance
01/07/17 Opening Balance			8,257.20
03/07/17 Regular Cash Transfer to External Linked Account	2,000.00		6,257.20
11/07/17 Adviser Fee Ongoing - Cash	1.87		6,255.33
11/07/17 Adviser Fee Ongoing - Managed Funds	181.73		6,073.60
11/07/17 Administration Fee	83.47		5,990.13
11/07/17 Income Distribution - The Montgomery Fund		101.07	6,091.20
14/07/17 Income Distribution - Eley Griffith Sml Co		886.73	6,977.93
14/07/17 Income Distribution - MFS Fully Hdg Glb Eq		2,170.96	9,148.89
17/07/17 Income Distribution - T. Rowe Pr Dyn Gl Bd		54.82	9,203.71
18/07/17 Income Distribution - Advance Cash MB Fund		11.66	9,215.37
18/07/17 Income Distribution - Perp WFI Ind Share		647.51	9,862.88
21/07/17 Income Distribution - Janus Hend Tac Inc		68.00	9,930.88
24/07/17 Income Distribution - Zurich Gbl Them Sh F		6,387.72	16,318.60
25/07/17 Income Distribution - AMP Ca Gbl Pro Sec F		133.77	16,452.37
26/07/17 Income Distribution - Pendal WSP Prop Sec		440.04	16,892.41
27/07/17 Income Distribution - Fidelity WSP Aus Eq		168.90	17,061.31
27/07/17 Income Distribution - PIMCO WSP Gbl Bond		248.19	17,309.50
27/07/17 Income Distribution - Magellan WSP Global		38.00	17,347.50
31/07/17 Bank Interest		13.90	17,361.40
01/08/17 Income Distribution - UBS WSP Aus Bond Fd		241.72	17,603.12
01/08/17 Income Distribution - RARE Inf WSP ValUnhg		209.06	17,812.18
01/08/17 Regular Cash Transfer to External Linked Account	2,000.00		15,812.18

Transactions continued

08/08/17	Adviser Fee Ongoing - Cash	2.54		15,809.64
08/08/17	Adviser Fee Ongoing - Managed Funds	181.44		15,628.20
08/08/17	Administration Fee	83.34		15,544.86
11/08/17	Income Distribution - Antipodes WSP Gbl Fd		238.21	15,783.07
11/08/17	Income Distribution - Advance Cash MB Fund		11.04	15,794.11
30/08/17	Fee Rebate - Perp WFI Ind Share		37.76	15,831.87
31/08/17	Bank Interest		21.43	15,853.30
01/09/17	Regular Cash Transfer to External Linked Account	2,000.00		13,853.30
08/09/17	Adviser Fee Ongoing - Cash	3.68		13,849.62
08/09/17	Adviser Fee Ongoing - Managed Funds	176.31		13,673.31
08/09/17	Administration Fee	80.99		13,592.32
12/09/17	Income Distribution - Advance Cash MB Fund		9.20	13,601.52
30/09/17	Bank Interest		17.96	13,619.48
02/10/17	Regular Cash Transfer to External Linked Account	2,000.00		11,619.48
10/10/17	Adviser Fee Ongoing - Cash	3.09		11,616.39
10/10/17	Adviser Fee Ongoing - Managed Funds	171.26		11,445.13
10/10/17	Administration Fee	78.66		11,366.47
12/10/17	Income Distribution - T. Rowe Pr Dyn Gl Bd		42.69	11,409.16
17/10/17	Income Distribution - Advance Cash MB Fund		9.82	11,418.98
17/10/17	Income Distribution - AMP Ca Gbl Pro Sec F		17.77	11,436.75
18/10/17	Income Distribution - Perp WFI Ind Share		52.30	11,489.05
19/10/17	Income Distribution - Pandal WSP Prop Sec		63.10	11,552.15
20/10/17	Income Distribution - Fidelity WSP Aus Eqt		77.08	11,629.23
20/10/17	Income Distribution - UBS WSP Aus Bond Fd		83.12	11,712.35
20/10/17	Income Distribution - RARE Inf WSP ValUnhg		93.80	11,806.15
20/10/17	Income Distribution - PIMCO WSP Gbl Bond		110.75	11,916.90
20/10/17	Income Distribution - Janus Hend Tac Inc		119.89	12,036.79
31/10/17	Bank Interest		16.01	12,052.80
01/11/17	Regular Cash Transfer to External Linked Account	1,400.00		10,652.80
08/11/17	Adviser Fee Ongoing - Cash	2.74		10,650.06
08/11/17	Adviser Fee Ongoing - Managed Funds	179.44		10,470.62
08/11/17	Administration Fee	82.42		10,388.20
09/11/17	Managed Fund Sale - T. Rowe Pr Dyn Gl Bd		2,309.00	12,697.20
09/11/17	Managed Fund Sale - Advance Cash MB Fund		138.00	12,835.20
09/11/17	Fee Rebate - Perp WFI Ind Share		35.15	12,870.35
10/11/17	Managed Fund Sale - Janus Hend Tac Inc		8,598.00	21,468.35
10/11/17	Managed Fund Sale - UBS WSP Aus Bond Fd		4,224.00	25,692.35
10/11/17	Managed Fund Sale - PIMCO WSP Gbl Bond		2,415.00	28,107.35
10/11/17	Income Distribution - Advance Cash MB Fund		11.04	28,118.39
30/11/17	Bank Interest		28.94	28,147.33
01/12/17	Regular Cash Transfer to External Linked Account	1,400.00		26,747.33
08/12/17	Adviser Fee Ongoing - Cash	5.32		26,742.01
08/12/17	Adviser Fee Ongoing - Managed Funds	166.54		26,575.47
08/12/17	Administration Fee	76.50		26,498.97
12/12/17	Income Distribution - Advance Cash MB Fund		10.20	26,509.17
31/12/17	Bank Interest		31.58	26,540.75
02/01/18	Regular Cash Transfer to External Linked Account	1,400.00		25,140.75
10/01/18	Adviser Fee Ongoing - Cash	6.20		25,134.55
10/01/18	Adviser Fee Ongoing - Managed Funds	169.97		24,964.58
10/01/18	Administration Fee	78.07		24,886.51
17/01/18	Income Distribution - Advance Cash MB Fund		10.20	24,896.71
18/01/18	Income Distribution - AMP Ca Gbl Pro Sec F		19.18	24,915.89
19/01/18	Income Distribution - Winton Glob Alpha Fd		368.59	25,284.48
22/01/18	Income Distribution - Fidelity WSP Aus Eqt		131.56	25,416.04
22/01/18	Income Distribution - UBS WSP Aus Bond Fd		54.99	25,471.03
22/01/18	Income Distribution - Pandal WSP Prop Sec		29.49	25,500.52

Transactions continued

22/01/18	Income Distribution - RARE Inf WSP ValUnhg		97.17	25,597.69
22/01/18	Income Distribution - Perp WFI Ind Share		105.60	25,703.29
22/01/18	Income Distribution - Janus Hend Tac Inc		38.23	25,741.52
23/01/18	Income Distribution - T. Rowe Pr Dyn Gl Bd		35.82	25,777.34
25/01/18	Income Distribution - Zurich Gbl Them Sh F		30.93	25,808.27
25/01/18	Income Distribution - The Montgomery Fund		167.67	25,975.94
25/01/18	Income Distribution - PIMCO WSP Gbl Bond		62.53	26,038.47
31/01/18	Bank Interest		30.19	26,068.66
01/02/18	Regular Cash Transfer to External Linked Account	1,400.00		24,668.66
08/02/18	Adviser Fee Ongoing - Cash	5.93		24,662.73
08/02/18	Adviser Fee Ongoing - Managed Funds	170.80		24,491.93
08/02/18	Administration Fee	78.45		24,413.48
13/02/18	Fee Rebate - Perp WFI Ind Share		35.67	24,449.15
14/02/18	Income Distribution - Advance Cash MB Fund		12.00	24,461.15
28/02/18	Bank Interest		26.31	24,487.46
01/03/18	Regular Cash Transfer to External Linked Account	1,400.00		23,087.46
09/03/18	Adviser Fee Ongoing - Cash	5.17		23,082.29
09/03/18	Adviser Fee Ongoing - Managed Funds	151.85		22,930.44
09/03/18	Administration Fee	69.75		22,860.69
14/03/18	Income Distribution - Advance Cash MB Fund		8.40	22,869.09
31/03/18	Bank Interest		27.25	22,896.34
03/04/18	Regular Cash Transfer to External Linked Account	1,400.00		21,496.34
10/04/18	Adviser Fee Ongoing - Cash	5.35		21,490.99
10/04/18	Adviser Fee Ongoing - Managed Funds	168.59		21,322.40
10/04/18	Administration Fee	77.44		21,244.96
11/04/18	Income Distribution - T. Rowe Pr Dyn Gl Bd		36.16	21,281.12
13/04/18	Income Distribution - Advance Cash MB Fund		9.60	21,290.72
17/04/18	Income Distribution - AMP Ca Gbl Pro Sec F		20.10	21,310.82
17/04/18	Managed Fund Purchase - Bentham Global Incom	15,801.19		5,509.63
17/04/18	Managed Fund Purchase - MFS Fully Hdg Gbl Eq	4,611.67		897.96
17/04/18	Managed Fund Purchase - Pandal WSP Prop Sec	408.63		489.33
17/04/18	Managed Fund Purchase - Perp WFI Ind Share	243.24		246.09
18/04/18	Income Distribution - Perp WFI Ind Share		47.00	293.09
18/04/18	Managed Fund Purchase - RARE Inf WSP ValUnhg	237.70		55.39
19/04/18	Income Distribution - Janus Hend Tac Inc		86.02	141.41
20/04/18	Income Distribution - Fidelity WSP Aus Eq		78.40	219.81
20/04/18	Income Distribution - UBS WSP Aus Bond Fd		54.99	274.80
20/04/18	Income Distribution - Pandal WSP Prop Sec		37.38	312.18
20/04/18	Income Distribution - RARE Inf WSP ValUnhg		130.40	442.58
24/04/18	Managed Fund Sale - Antipodes WSP Gbl Fd		2,579.90	3,022.48
24/04/18	Managed Fund Sale - Magellan WSP Global		2,403.90	5,426.38
24/04/18	Managed Fund Sale - Fidelity WSP Aus Eq		883.40	6,309.78
24/04/18	Managed Fund Sale - T. Rowe Pr Dyn Gl Bd		372.54	6,682.32
24/04/18	Managed Fund Sale - PIMCO WSP Gbl Bond		361.78	7,044.10
24/04/18	Managed Fund Sale - UBS WSP Aus Bond Fd		310.12	7,354.22
24/04/18	Managed Fund Sale - Janus Hend Tac Inc		227.21	7,581.43
24/04/18	Managed Fund Sale - AMP Ca Gbl Pro Sec F		177.64	7,759.07
26/04/18	Managed Fund Sale - Zurich Gbl Them Sh F		9,480.33	17,239.40
26/04/18	Managed Fund Sale - Winton Glob Alpha Fd		1,519.93	18,759.33
26/04/18	Managed Fund Sale - The Montgomery Fund		1,123.06	19,882.39
27/04/18	Managed Fund Sale - Eley Griffith Sml Co		2,315.15	22,197.54
27/04/18	Managed Fund Purchase - Aberdeen Emg Opp Fd	9,875.74		12,321.80
30/04/18	Income Distribution - PIMCO WSP Gbl Bond		12.51	12,334.31
30/04/18	Bank Interest		16.57	12,350.88
01/05/18	Fee Rebate - Perp WFI Ind Share		34.81	12,385.69
01/05/18	Regular Cash Transfer to External Linked Account	1,400.00		10,985.69

Transactions continued

02/05/18	Managed Fund Sale - Advance Cash MB Fund		189.73	11,175.42
08/05/18	Adviser Fee Ongoing - Cash	3.49		11,171.93
08/05/18	Adviser Fee Ongoing - Managed Funds	167.25		11,004.68
08/05/18	Administration Fee	76.82		10,927.86
14/05/18	Income Distribution - Advance Cash MB Fund		11.05	10,938.91
15/05/18	Income Distribution - Bentham Global Incom		52.04	10,990.95
31/05/18	Bank Interest		13.09	11,004.04
01/06/18	Regular Cash Transfer to External Linked Account	1,400.00		9,604.04
12/06/18	Adviser Fee Ongoing - Cash	2.57		9,601.47
12/06/18	Adviser Fee Ongoing - Managed Funds	179.01		9,422.46
12/06/18	Administration Fee	82.22		9,340.24
13/06/18	Income Distribution - Advance Cash MB Fund		10.46	9,350.70
18/06/18	Income Distribution - Bentham Global Incom		85.54	9,436.24
30/06/18	Bank Interest		10.90	9,447.14
30/06/18	Closing Balance			\$9,447.14

Managed Investments Unit Transactions

		Debits	Credits	Unit Balance
AMP Ca Gbl Pro Sec F				
01/07/17	Opening Balance			4,137.37
18/04/18	Managed Fund Sale 175.10 units at \$1.01	175.10		3,962.27
30/06/18	Closing Balance			3,962.27

Aberdeen Emg Opp Fd

01/07/17	Opening Balance			0.00
30/04/18	Managed Fund Purchase 3847.34 units at \$2.57		3,847.34	3,847.34
30/06/18	Closing Balance			3,847.34

Advance Cash MB Fund

01/07/17	Opening Balance			6,134.79
03/11/17	Managed Fund Sale 135.40 units at \$1.02	135.40		5,999.39
18/04/18	Managed Fund Sale 186.08 units at \$1.02	186.08		5,813.30
30/06/18	Closing Balance			5,813.30

Antipodes WSP Gbl Fd

01/07/17	Opening Balance			12,755.36
18/04/18	Managed Fund Sale 1998.68 units at \$1.29	1,998.68		10,756.67
30/06/18	Closing Balance			10,756.67

Bentham Global Incom

01/07/17	Opening Balance			0.00
18/04/18	Managed Fund Purchase 14226.33 units at \$1.11		14,226.33	14,226.33
30/06/18	Closing Balance			14,226.33

Eley Griffith Sml Co

01/07/17	Opening Balance			6,012.49
18/04/18	Managed Fund Sale 972.79 units at \$2.38	972.79		5,039.70
30/06/18	Closing Balance			5,039.70

Fidelity WSP Aus Eq

01/07/17	Opening Balance			13,288.86
18/04/18	Managed Fund Sale 791.93 units at \$1.12	791.93		12,496.93
30/06/18	Closing Balance			12,496.93

Transactions continued

Janus Hend Tac Inc

01/07/17	Opening Balance			15,717.74
03/11/17	Managed Fund Sale 8054.33 units at \$1.07	8,054.33		7,663.41
18/04/18	Managed Fund Sale 214.19 units at \$1.06	214.19		7,449.22
30/06/18	Closing Balance			7,449.22

MFS Fully Hdg Glb Eq

01/07/17	Opening Balance			9,758.91
18/04/18	Managed Fund Purchase 4790.35 units at \$0.96		4,790.35	14,549.26
30/06/18	Closing Balance			14,549.26

Magellan WSP Global

01/07/17	Opening Balance			11,808.74
18/04/18	Managed Fund Sale 1729.18 units at \$1.39	1,729.18		10,079.57
30/06/18	Closing Balance			10,079.57

PIMCO WSP Gbl Bond

01/07/17	Opening Balance			14,966.31
03/11/17	Managed Fund Sale 2461.02 units at \$0.98	2,461.02		12,505.29
18/04/18	Managed Fund Sale 370.37 units at \$0.98	370.37		12,134.92
30/06/18	Closing Balance			12,134.92

Pendal WSP Prop Sec

01/07/17	Opening Balance			3,429.52
18/04/18	Managed Fund Purchase 389.62 units at \$1.05		389.62	3,819.14
30/06/18	Closing Balance			3,819.14

Perp WFI Ind Share

01/07/17	Opening Balance			8,806.16
18/04/18	Managed Fund Purchase 156.98 units at \$1.55		156.98	8,963.14
30/06/18	Closing Balance			8,963.14

RARE Inf WSP ValUnhg

01/07/17	Opening Balance			4,206.43
18/04/18	Managed Fund Purchase 264.46 units at \$0.90		264.46	4,470.89
30/06/18	Closing Balance			4,470.89

T. Rowe Pr Dyn Gl Bd

01/07/17	Opening Balance			14,011.06
03/11/17	Managed Fund Sale 2224.90 units at \$1.04	2,224.90		11,786.16
18/04/18	Managed Fund Sale 359.11 units at \$1.04	359.11		11,427.05
30/06/18	Closing Balance			11,427.05

The Montgomery Fund

01/07/17	Opening Balance			10,475.89
18/04/18	Managed Fund Sale 779.09 units at \$1.44	779.09		9,696.80
30/06/18	Closing Balance			9,696.80

UBS WSP Aus Bond Fd

01/07/17	Opening Balance			12,593.44
03/11/17	Managed Fund Sale 4261.07 units at \$0.99	4,261.07		8,332.37
18/04/18	Managed Fund Sale 315.84 units at \$0.98	315.84		8,016.53
30/06/18	Closing Balance			8,016.53

Winton Glob Alpha Fd

01/07/17	Opening Balance			17,735.05
18/04/18	Managed Fund Sale 1259.78 units at \$1.21	1,259.78		16,475.26
30/06/18	Closing Balance			16,475.26

Transactions continued

Zurich Gbl Them Sh F

01/07/17	Opening Balance		9,638.40
18/04/18	Managed Fund Sale 9638.40 units at \$0.98	9,638.40	0.00
30/06/18	Closing Balance		0.00

Other Costs¹⁰

Below is the amount of the investment manager fee and performance-related fee charged by the investment managers of your selected funds for the period. This excludes transaction costs, borrowing costs, buy/sell spreads and other indirect costs. For a comprehensive view of the total costs for your investments, please refer to the example below.

Investment Manager Fee	\$ Fees
AMP Ca Gbl Pro Sec F	42.03
Aberdeen Emg Opp Fd	37.18
Advance Cash MB Fund	11.65
Antipodes WSP Gbl Fd	213.97
Bentham Global Incom	30.21
Eley Griffith Sml Co	265.81
Fidelity WSP Aus Eq	111.61
Janus Hend Tac Inc	49.69
MFS Fully Hdg Glb Eq	83.76
Magellan WSP Global	208.18
PIMCO WSP Gbl Bond	51.97
Pendal WSP Prop Sec	22.95
Perp WFI Ind Share	285.24
RARE Inf WSP ValUnhg	45.24
T. Rowe Pr Dyn Gl Bd	66.27
The Montgomery Fund	206.46
UBS WSP Aus Bond Fd	33.55
Winton Glob Alpha Fd	379.47
Zurich Gbl Them Sh F	68.16
	\$2,213.40

Example of Total Fees and Costs

The following example illustrates the combined effect of the fees and costs of your product and an investment in the Advance Balanced Multi-Blend Fund (the Fund) through the product over a 1 year period.

This example is illustrative only and the fees and costs will vary depending on your actual investment:

• Cost of product:

If you had an investment of \$50,000 at the beginning of the year and you invested an additional \$5,000 at the end of the year, you would be charged fees of \$525.05¹.

• PLUS fees and costs for an investment in the Fund:

0.86% Management costs² and for every \$50,000 you have in the Fund, you will be charged \$430.00 each year.

EQUALS \$955.05³, being the total fees and costs of investing in the Fund through the product.

1. The example above assumes that \$50,000 is invested in the Fund through the product (with an additional \$2,000 held in the Cash Account) for the entire year, the value of the investment is constant over the year and that the additional \$5,000 is invested at the end of the year. Please refer to the 'Fees and other costs' section of the disclosure document for the product for the amount of each of these fees and costs. The Cost of Product amount shown above has been calculated based on the Administration fee rates set out in the current disclosure document for the product. The Cost of Product amount may be different (and potentially higher) if you are subject to different Administration fee rates.
2. This amount includes management fees and indirect costs, which may include performance-related fees and other indirect costs (as applicable) in relation to the Fund. The indirect costs are an estimate in relation to the year ended 30 June 2017. For more information regarding the fees and costs applicable to underlying investment options, please refer to the 'Additional explanation of fees and other costs' section of the Offer Documents.
3. Additional fees may apply. This example does not take into account other fees and costs that may apply to some or all of the available investments, such as Adviser establishment fees, other advice fees, transaction fees, transaction costs, any applicable buy/sell spread charges, Family Law Act fees, or Government or bank fees. The actual fees and other costs incurred are dependent on the investments and or transactions you decide to transact in. Refer to 'Additional explanation of fees and costs' in the Offer Documents for information about the fees and other costs that may apply.

Tax Reports

Tax Reports are generally sent in August. However, delays can occur as we need to receive tax information from the investment managers of all investments held in your account during the year before a report can be produced.

NOTES ON REPORT

- 1 *Any distributions paid by investment managers and yet to be processed by us by 30 June 2018 will not be included in your Account Value. These will be reflected in your next report. If you need further information about your Account Value please call us on 1800 731 812.*
- 2 *This amount shows growth and income on your investments before any fees and costs as stated on this report.*
- 3 *Change in investment value represents any unrealised gains or losses on the investments you hold as a result of changes in unit prices plus any realised gains or losses from sales made during the period.*
- 4 *Fees and costs include administration fees, financial adviser remuneration (including one-off flat dollar fees where applicable), operator fees, GST, reduced input tax credits (on managed investments only) and other expenses. Investment fees are not shown as deductions from your Account – instead they're deducted from the unit price of each managed investment prior to calculating each unit's value.*
- 5 *Fee rebates include discounts from investment managers and other rebates. They are included as part of your income. Any investment manager may vary the amount of an investment fee rebate or may cease to pay a rebate at any time.*
- 6 *These percentages show the net earnings rate of your investment after deducting taxes, fees and other costs.*
- 7 *For periods greater than one year, this represents the compound average return per annum over the indicated period.*
- 8 *The price used was the last cumulative offer price available at the time this report was produced. In some cases prices may not be at 30 June 2018 due to non availability at date of report production or where investment pricing may be suspended. In these cases the investment value shown may not reflect your actual redeemable value.*
- 9 *This represents the estimated unrealised capital gain or loss that would have arisen for tax purposes if you sold all your investments on 30 June 2018.*
- 10 *Other costs - This approximate amount has been deducted from your investment and covers amounts that have reduced the return on your Investments but are not charged as a fee.*

Additional Information

This section contains information we think it's important for you to know. Please take a moment to review the information about your account, the type of product you hold and more. If you have any questions, give us a call on 1800 731 812 or talk to your financial adviser.

Your account at your fingertips

Did you know that when you opened your account you were automatically given access to our secure *Investor Online* website? Once logged in you'll find your account value, asset allocation, insurance held, contact details, transaction details, product disclosure statements and much more. You can also access:

- news about changes to funds you're invested in
- actions and changes on your account
- copies of your Investor Reports and other communications.

You can access your account in a few simple steps. Visit <https://www.investoronline.info/>, enter the first seven digits of your account number and your PIN then click 'Login'. If you've forgotten your PIN or need to reset it, click the 'Forgotten PIN?' link on the login screen or give us a call so we can help you.

Complaints

If you have a complaint about your Account, please call Customer Relations on 1800 731 812 or write to us. If you're not satisfied with the resolution, you may lodge a complaint with the Financial Ombudsman Service Limited (FOS). FOS can be contacted on 1300 780 808. A new dispute resolution body, the Australian Financial Complaints Authority (AFCA), will be replacing FOS. From 1 November 2018, new external complaints should be directed to AFCA rather than the FOS on:

Online www.afca.org.au
Email info@afca.org.au
Telephone 1800 931 678
Postal address:

Australian Financial Complaints Authority
GPO Box 3
Melbourne VIC 3001

Report Copies

Copies of prior period reports are available online www.investoronline.info. If you prefer a copy of your Investor Report to be sent to you please call Customer Relations. For further information in relation to your Account please contact your financial adviser.

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